

**MISSOURI TITLE XXI PROGRAM & AMENDMENT
FACT SHEET**

Name of Plan:	SCHIP 1 (Separate CHIP) SCHIP 2 (Medicaid Expansion Program)
Date Plan Submitted:	September 26, 1997
Date Plan Approved:	April 28, 1998
Effective Date of Plan:	October 1, 1997
Implementation Date:	September 1998
Date Amendment #1 Submitted:	August 8, 2002
Date Amendment #1 Approved:	November 6, 2002
Date Amendment #2 Submitted:	July 1, 2004
Date Amendment #2 Approved:	September 30, 2004
Date Amendment #2 Effective:	July 1, 2004
Date Amendment #3 Submitted:	May 31, 2007
Date Amendment #3 Approved:	September 28, 2007
Date Amendment #3 Effective:	September 1, 2007
Date Amendment #4 Submitted:	May 8, 2008
Date Amendment #4 Disapproved:	December 19, 2008 (Disapproved)
Date Amendment #5 Submitted:	February 20, 2009
Date Amendment #5 Approved:	August 7, 2009
Date Amendment #5 Effective:	May 1, 2009
Date Amendment #6 Submitted:	August 19, 2009
Date Amendment #6 Approved:	September 24, 2009
Date Amendment #6 Effective:	July 1, 2009
Date Amendment #7 Submitted:	June 3, 2011
Date Amendment #7 Withdrawn:	June 29, 2011 (Withdrawn)

Background

- Effective October 1, 1997, Missouri's initial Title XXI State Plan expanded Medicaid eligibility to children in families with gross income up to 300 percent of the Federal Poverty Level (FPL).

- Effective September 1, 2007, the State created a Combination program by adding a new Separate Child Program (called SCHIP 1). Following is a chart depicting the CHIP eligibility coverage:

Age	FPL	
	Medicaid Expansion	Separate CHIP
Birth to 1 year		Above 185% - 300%
1 year thru 5 years	Above 133% - 150%	Above 150% - 300%
6 thru 18 years	Above 100% - 150%	Above 150% - 300%

Amendments

- On August 8, 2002, Missouri submitted its first CHIP State plan amendment (SPA). The amendment updated and amended the Title XXI State plan to indicate compliance with the final CHIP regulations.
- On July 1, 2004, Missouri submitted its second amendment to exempt children with special health care needs from the State's 6-month period of uninsurance and from the 30-day waiting period.
- On May 31, 2007, Missouri submitted its third amendment which created a Title XXI Combination program, with a Separate CHIP component, MC+ for Kids program. Under the Separate program, uninsured children from birth to age 1, in families with income of more than 185 percent and up to and including 300 percent of the FPL are covered; and, age 1 through 18 with income of more than 150 percent of the FPL and up to and including 300 percent of the FPL are also covered. Under the Medicaid expansion, children from age 1 through 5, in families above 133 percent and up to and including 150 percent of the FPL are covered; and, those age 6 through 18 in families above 100 percent and up to and including 150 percent are also covered under the Medicaid Expansion program.
- On May 8, 2008, Missouri's fourth CHIP SPA modified the eligibility requirements for targeted low income children to allow them to be eligible when they exceed their annual coverage limit and pre-existing conditions limit. It also changed the premium schedule effective July 1, 2008, through March 31, 2009, and replaced the dollar amounts of the affordability levels with the percentages applied to the effected FPLs. In addition the SPA changed the name of the State's Separate Child Health Program to CHIP 1 and the Medicaid Expansion Program to CHIP 2. (Note: CMS disapproved this amendment on December 19, 2008.)
- On February 20, 2009, Missouri's fifth CHIP amendment made several technical changes and clarifications to its CHIP State Plan as described below:
 - Clarified the State's current premium formula and modified its premium structure so that premiums are based on annual changes in the FPLs rather than providing specific amounts within the State Plan. This has not changed the amount of cost sharing that enrollees are currently charged.

- Provided greater detail and clarified the State's premium assistance program and correctly indicated that Missouri has a Purchase of Family Premium Assistance Program. Prior to this SPA it was unclear that the State provided premium assistance to its Separate Child Health Program enrollees.
- Changed Missouri's CHIP State Plan Program name to SCHIP 1 for its Separate Child Health Program and SCHIP 2 for its Medicaid Expansion Program.
- On August 19, 2009, Missouri's sixth CHIP amendment exempted temporary income earned while working for the decennial census from the eligibility calculations for CHIP new applicants and enrollees at redetermination.
- On June 3, 2011, Missouri's seventh CHIP amendment proposed to provide CHIP coverage to children of public employees. (Note: The State withdrew this amendment on June 29, 2011.)

Children Covered Under the Program

In Federal Fiscal Year 2010, Missouri reported 141,236 children were ever enrolled in CHIP, of that total 86,201 were in its Separate CHIP and 55,035 were in the Medicaid Expansion Program.

Administration

The program is administered by the State Medicaid Agency within the Missouri Department of Social Services.

Health Care Delivery System and Benefit Package

Children eligible under the Medicaid Expansion program receive the Title XIX health care benefit package. Children eligible under the Separate CHIP program receive the Medicaid benefit package with the exception of non-emergency transportation. Coverage for CHIP enrollees is provided through the managed care delivery system in the 54 counties in which Missouri's Section 1915(b) waiver operates. In the remaining counties, CHIP coverage is provided through a fee for service system.

Cost Sharing

- No cost sharing is charged for the Medicaid Expansion enrollees, but the Separate CHIP enrollees are charged premiums based on family income. (The State's computer system does not allow an enrollee to pay more than 5 percent of its family's gross income on premiums.)
- Missouri uses a premium formula structure outlined by its State Legislature as follows:
 - Children with family incomes between 150 percent and 185 percent of the FPL are charged a premium of 4 percent of their family income.

- Children with family incomes between 185 percent and 225 percent of the FPL are charged 4 percent of their family income up to 185 percent plus 8 percent of their family income above 185 percent.
- Children with family incomes between 225 percent and 300 percent of the FPL are charged 4 percent of their family income up to 185 percent, plus 8 percent of their family income above 185 up to 225 percent, plus 14 percent of their income between 225 percent and 300 percent of the FPL.

Crowd-Out Strategy

- Crowd out will be evaluated yearly to determine if additional protections are warranted.
- Children, who have had private coverage within the last 6 months, have a 6-month lock-out period for Medicaid Expansion coverage.
- The Separate CHIP conducts a 6-month look-back period of health care uninsurance.
 - ❖ In addition to the 6-month look-back period from the time of application, a 30-day lock-out period is required for children in families with incomes above 225 percent of the FPL.
 - ❖ Children and families with gross income below 225 percent of the FPL are exempt from the 30-day lock-out for coverage.
 - ❖ Children with special needs are also exempt from the 6-month look-back period and the 30-day lock-out period as long as these children meet all other qualifications for eligibility.
 - ❖ To be eligible for the Separate CHIP, the child must be uninsured. An uninsured child is defined as a child under age 19 who does not have health insurance that minimally provides coverage for physician’s services and hospitalization. Children covered by health insurance at the time eligibility is determined are ineligible unless the insurance is already paid for by Missouri’s Health Insurance Premium Payment Program (HIPPP). If the health insurance is dropped, without good cause or the child does not have a special health care needs exception, the child is ineligible for 6 months from the date of the month coverage ended.
- Access to affordable insurance health insurance available through employment, a group membership or from a private company causes ineligibility. The affordability guidelines are:

Percentage of FPL	Family of 3 with Gross Income
3 percent of 150%	>150% and up to 185% of the FPL
4 percent of 185%	>185% and up to 225% of the FPL
5 percent of 225%	>225% but less than 300% of the FPL

Outreach Activities

- The State uses brochures and informational flyers to educate families about the health coverage available through Medicaid. The MC+ Consumer Advisory Committee, the Family Support Division staff, the Department of Health and Senior Services, school districts and other appropriate agencies or groups assist in the design and implementation of the brochures and flyers. The State continues to coordinate eligibility outreach efforts with schools, hospitals, and local public health agencies by identifying barriers to Medicaid.
- The outreach strategies for Missouri's MC+ for Kids Program will utilize and build upon the current outreach strategies for the MO HealthNet program. In addition, the State also shares information about the MC+ for Kids Program through, the press, public speaking opportunities of the executive agency staff, public service announcements and managed care organizations.

Financial Information

Total FFY 2011 CHIP Allotment: \$243,841,719

FFY 2011 Enhanced Federal Matching Rate: 74.30%

Date Last Updated: CMS, CMCS, CAHPG, DCHIP, October 14, 2011